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## Economy Threatens Boomers' Oral Health

By ALLISON BELL

Dental insurers are hoping advisors will help them keep the recession from knocking the teeth out of boomer clients' mouths.

Typical boomer financial services clients get dental coverage from their employers, reputable discount plans cost less than \$200 per year, and insured individual preferred provider organization plans can cost less than \$400 per year. But the slumping economy could tempt some cash-strapped boomers to nickel and dime their teeth.

**"People definitely go without in hard times," says Dr. Gene Sherman, a senior vice president at AlwaysCare Benefits Inc., an ancillary benefits unit of Starmount Life Insurance Company, Baton Rouge, La.**

**Back in the late 1970s and early 80s, when Sherman was working as a practicing dentist and a severe recession hit, "we had trouble filling our chairs," Sherman says.**

Boomers are in the stage of life when tender gums can turn into destructive periodontal disease.

In 1994, the last time the federal government conducted a detailed, national oral health survey, researchers found that the percentage of U.S. residents with serious, destructive gum disease jumped from 18% for people in their 30s, to 28% for people in their 40s, to 46% for people in their 50s.

For a 40-something or 50-something boomer with bad gums, replacing just one tooth lost to gum disease with a modern implant could cost thousands of dollars, and repairing major damage to many teeth could cost tens of thousands of dollars.

**Severe gum disease also can cause or aggravate other boomer health conditions, such as diabetes and heart disease, scientists report. Boomers are at an age when detection of oral cancer starts to rise, and they face risks related to the era in which they were born, Sherman says.**

Group dental plans have responded to concerns about oral cancer and periodontal disease by expanding benefits.

Units of UnitedHealth Group Inc., Minnetonka, Minn., and Humana Inc., Louisville, Ky., have announced in the past year that they will cover the VizLite Plus oral cancer screening test.

**At AlwaysCare, "we started providing cancer screening for people over age 40 for people who have risk factors," Sherman says.**

Carriers that have expanded periodontal care benefits in the past few years include companies such as Aetna Inc., Hartford; Assurant Employee Benefits, Kansas City, Mo.; CIGNA Corp., Philadelphia; Guardian Life Insurance Company of America, New York; Principal Financial Group Inc., Des Moines, Iowa; Renaissance Health Service Corp., Okemos, Mich.; Shenandoah Life Insurance Company, Roanoke, Va.; United Concordia, Harrisburg, Pa., and the members of the Delta Dental system

**Boomers also face special generation-related risks, Sherman says.**

When Americans born before the Great Depression suffered from serious dental problems, dentists removed all of their teeth.

Dentists prevented similar problems from occurring in most members of Generation X and later generations by using sealants and fluoride treatments.

**When the boomers were born, dentists had fewer tools for preventing problems but believed in saving teeth. As a result, “a lot of the boomers had large restorations,” and those restorations have weakened the teeth that were restored, Sherman says.**

Just as boomers are becoming increasingly vulnerable to gum disease and other oral health problems, layoffs are costing hundreds of thousands of boomers their employer-sponsored dental coverage.

One dentist told Du Molin & Du Molin Inc., Tiburon, Calif., a dental practice consulting firm, he might increase cash discounts to improve cash flow, and another dentist said he already is offering discounts.

Today, “elective procedures are down, and patients are deferring expensive dental implant restorations,” according to a third dentist who participated in a Du Molin poll.

The economy could lead to a buyer’s market in some cases for boomers who still have good dental coverage, or the ability to pay for care out of pocket. But Jim Du Molin of Du Molin, says raising fees is the best way to cope with the drop in business and dental plan discounting, and he estimates 22% of dentists who participated in a recent Web survey reported raising fees.

Boomers who are leaving employers that offer true group dental coverage can use COBRA to continue their dental insurance along with their health coverage.

Some voluntary, employee-paid dental plans offer portability features.

Boomers in the individual market can choose between discount-only plans and insured plans. Many of the individual insured plans put a cap of \$1,000 or less on annual claims costs.

Some carriers are starting to make a point of appealing to boomers and to Medicare-eligible retirees.

An arm of AARP, Washington, sells dental plans from Delta Dental companies.

Dental Select Inc., Salt Lake City, for example, recently introduced a Senior Individual Plans program designed for adults ages 55 and older. “No matter your age or dental history you are guaranteed acceptance and renewal, and there is no waiting period for any preventive services,” the company says. The Dental Select plans are available in California, Nevada, Texas and Utah, and individual rates range from \$8 to \$33 per month.